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Certificate Number: 03621-PAE-DE-032695385

Bankruptcy Case Number: 18-17859



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 19, 2019, at 2:58 o'clock PM EDT, James J Gombocz completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

/s/Lashonda Collins Date: April 19, 2019 By:

Name: Lashonda Collins

Credit Counselor Title: